

Certificate of Notice Page 1 of 4
 United States Bankruptcy Court
 Eastern District of Pennsylvania

In re:
 Mindy Nhen Ha
 Debtor

Case No. 17-13520-jkf
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0313-2

User: admin
 Form ID: 318

Page 1 of 2
 Total Noticed: 21

Date Rcvd: Aug 25, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 27, 2017.

db
 13920596 Mindy Nhen Ha, 1015 Wharton St, Philadelphia, PA 19147-5034
 13920597 Arcadia Recovery Bureau, PO Box 6768, Wyomissing, PA 19610-0768
 13920598 Chase Auto Finance, PO Box 78068, Phoenix, AZ 85062-8068
 13920599 Chase Freedom, PO Box 1423, Charlotte, NC 28201-1423
 13933584 Chase Sapphire, PO Box 94014, Palatine, IL 60094-4014
 13920601 +Department of Transportation - Chief Counsel, PO Box 8212, Harrisburg, Pa 17105-8212
 13920602 Discover, PO Box 742655, Cincinnati, OH 45274-2655
 13920604 Kay Jewelers, PO Box 3680, Akron, OH 44309-3680
 13920603 MRS BOP, LLC, 1930 Olney Ave, Cherry Hill, NJ 08003-2016
 13920603 Macy's American Expres, PO Box 9001108, Louisville, KY 40290-1108
 13934214 Maryland Transportation Authority, PO Box 17600, Baltimore, MD 21297-1600
 13920605 +PA Attorney General, Strawberry Square - 14th Floor, Harrisburg, PA 17120-0001
 13920606 PA Department of Transportation, PO Box 68610, Harrisburg, PA 17106-8610
 13920609 Wells Fargo Dealer Service, PO Box 29296, Phoenix, AZ 85038-9296
 13920610 Wells Fargo Visa, PO Box 77053, Minneapolis, MN 55480-7753

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: bankruptcy@phila.gov Aug 26 2017 01:42:25 City of Philadelphia,

City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,
 Philadelphia, PA 19102-1595

smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Aug 26 2017 01:41:45

Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
 Harrisburg, PA 17128-0946

smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Aug 26 2017 01:42:14 U.S. Attorney Office,
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404

13920600 EDI: CITICORP.COM Aug 26 2017 01:33:00 Citi Bank, PO Box 6248,

Sioux Falls, SD 57117-6248

13920607 EDI: STFM.COM Aug 26 2017 01:33:00 State Farm Bank, PO Box 5961,

Madison, WI 53705-0961

13920608 EDI: WTRRNBBANK.COM Aug 26 2017 01:33:00 Target Credit Card, PO Box 660170,
 Dallas, TX 75266-0170

TOTAL: 6

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

13934205 2:17-bk-13520
 13934206* Arcadia Recovery Bureau, PO Box 6768, Wyomissing, PA 19610-0768
 13934207* Chase Auto Finance, PO Box 78068, Phoenix, AZ 85062-8068
 13934208* Chase Freedom, PO Box 1423, Charlotte, NC 28201-1423
 13934209* Chase Sapphire, PO Box 94014, Palatine, IL 60094-4014
 13934210* Citi Bank, PO Box 6248, Sioux Falls, SD 57117-6248
 13934211* Discover, PO Box 742655, Cincinnati, OH 45274-2655
 13934212* Kay Jewelers, PO Box 3680, Akron, OH 44309-3680
 13934215* MRS BOP, LLC, 1930 Olney Ave, Cherry Hill, NJ 08003-2016
 13934213* Macy's American Expres, PO Box 9001108, Louisville, KY 40290-1108
 13934216* +PA Attorney General, Strawberry Square - 14th Floor, Harrisburg, PA 17120-0001
 13934217* PA Department of Transportation, PO Box 68610, Harrisburg, PA 17106-8610
 13934218* State Farm Bank, PO Box 5961, Madison, WI 53705-0961
 13934219* Target Credit Card, PO Box 660170, Dallas, TX 75266-0170
 13934220* Wells Fargo Dealer Service, PO Box 29296, Phoenix, AZ 85038-9296
 13934221* Wells Fargo Visa, PO Box 77053, Minneapolis, MN 55480-7753

TOTALS: 1, * 15, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 27, 2017

Signature: /s/Joseph Speetjens

District/off: 0313-2

User: admin
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CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 24, 2017 at the address(es) listed below:

CHRISTINE C. SHUBERT christine.shubert@comcast.net, J100@ecfcbis.com
JOSHUA Z. GOLDBLUM on behalf of Debtor Mindy Nhen Ha jzgoldblum@aol.com,
G14492@notify.cincompass.com
MATTEO SAMUEL WEINER on behalf of Creditor JPMORGAN CHASE BANK, N.A. bkgroup@kmlawgroup.com
THOMAS I. PULEO on behalf of Creditor JPMORGAN CHASE BANK, N.A. tpuleo@kmlawgroup.com,
bkgroup@kmlawgroup.com
United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 5

Information to identify the case:

Debtor 1	Mindy Nhen Ha	Social Security number or ITIN	xxx-xx-7255
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2		Social Security number or ITIN	-----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court Eastern District of Pennsylvania			
Case number: 17-13520-jkf			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Mindy Nhen Ha

8/24/17

By the court: Jean K. FitzSimon
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.